

---

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Markel Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1001 Commercial General Liability		
<b>Product Name:</b>	Small Contractors Program		
<b>Project Name/Number:</b>	Small Contractors Program/1912RR044		

## Filing at a Glance

Company:	Markel Insurance Company
Product Name:	Small Contractors Program
State:	District of Columbia
TOI:	17.1 Other Liability-Occ Only
Sub-TOI:	17.1001 Commercial General Liability
Filing Type:	Rule
Date Submitted:	01/15/2020
SERFF Tr Num:	MRTN-132214951
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	1912RR044
Effective Date	On Approval
Requested (New):	
Effective Date	
Requested (Renewal):	
Author(s):	Sonja Rodebaugh, Larry Wilk, Alfred Gigliotti
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

---

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Markel Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1001 Commercial General Liability		
<b>Product Name:</b>	Small Contractors Program		
<b>Project Name/Number:</b>	Small Contractors Program/1912RR044		

## General Information

Project Name: Small Contractors Program

Project Number: 1912RR044

Reference Organization:

Reference Title:

Filing Status Changed: 01/15/2020

State Status Changed:

Created By: Larry Wilk

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Larry Wilk

Filing Description:

Attached for your review is a Filing Authorization Letter authorizing Martin & Company to submit this filing on behalf of Markel Insurance Company (hereinafter referred to as the Company). Please direct all correspondence regarding this filing to Martin & Company.

The company is filing new rules for its Small Contractors program. The company is a subscriber of ISO and these exceptions will be used in conjunction with the approved ISO materials.

Please see the Explanatory Memorandum for details.

.

## Company and Contact

### Filing Contact Information

Larry Wilk, State Filing Analyst

P.O. Box 70

Edgemont, PA 19028

LWilk@martincompanyus.com

815-344-8423 [Phone]

### Filing Company Information

(This filing was made by a third party - martinandcompany)

Markel Insurance Company

CoCode: 38970

State of Domicile: Illinois

Ten Parkway North

Group Code: 785

Company Type: P&amp;C

Deerfield, IL 60015

Group Name:

State ID Number:

(800) 431-1270 ext. [Phone]

FEIN Number: 36-3101262

---

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>SERFF Tracking #:</b>	MRTN-132214951	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	1912RR044
<hr/>					
<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Markel Insurance Company		
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1001 Commercial General Liability				
<b>Product Name:</b>	Small Contractors Program				
<b>Project Name/Number:</b>	Small Contractors Program/1912RR044				

## Rate Information

Rate data does NOT apply to filing.

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Markel Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1001 Commercial General Liability		
<b>Product Name:</b>	Small Contractors Program		
<b>Project Name/Number:</b>	Small Contractors Program/1912RR044		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Exception page	MIC-CGL-SC-1 - 2	New		GL exception page 12-18-19 Final.pdf

**MARKEL INSURANCE COMPANY  
SMALL CONTRACTORS PROGRAM  
DIVISION SIX - GENERAL LIABILITY**

- A.** The Small Contractors Program provides liability coverage for eligible risks. Liability coverage is provided by the Commercial General Liability Coverage Form CG0001 (occurrence version). Optional coverages may be provided through the use of endorsements contained in the Commercial General Liability Forms Portfolio. Refer to CLM Division Six for rules and loss costs not shown here.
- B.** The following will be used in conjunction with the Small Contractor Program:
- 1)** Rates and rules within the Small Contractor Program;
  - 2)** ISO loss costs, rates, rules and forms approved on behalf of the company; and
  - 3)** Company rate, rule and form exceptions currently approved on behalf of the company.
- C.** Eligibility - Eligible classes of business for this specialized program include, but are not limited to:
- Contractors – (ISO class code 91580)
  - Handyperson (ISO class code 95625)
  - Painting – Exterior (ISO class code 98304)
  - Painting – Interior (ISO class code 98305)
  - Electrical work – (ISO class code 92478)
  - Electrical apparatus – (ISO class code 92451)
  - Cleaning - (ISO class code 91523)

**D. Rule 8. POLICY WRITING MINIMUM PREMIUM**

The following minimum premiums are added:

Contractors – (ISO class code 91580)	\$2,000
All other eligible classes	\$500

For all of the above class codes, no other minimum premium applies.

**E. Rule 11. POLICY CANCELLATIONS**

**A.1.** is deleted and replaced with the following:

- 1.** Either at the company's or insured's request.

**F. Rule 16. ADDITIONAL INTERESTS**

This rule is amended by the addition of the following:

**Additional Charge - Refer to Company**

- There is no charge for the following endorsements:
- **CG 20 10** *Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization Endorsement.*
- **CG 20 33** *Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required In Construction Agreement With You Endorsement.*
- **CG 20 37** *Additional Insured – Owners, Lessees Or Contractors – Completed Operations Endorsement.*
- **CG 20 38** *Additional Insured - Owners, Lessees Or Contractors - Automatic Status For Other Parties When Required In Written Construction Agreement Endorsement.*

**G. Rule 36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS**

**This rule** is amended by the addition of the following:

There is no charge for **CG 24 04** *Waiver Of Transfer Of Rights Of Recovery Against Others To Us Endorsement.*

Per project aggregate: Pricing will be 10% of policy premium

**MARKEL INSURANCE COMPANY  
SMALL CONTRACTORS PROGRAM  
DIVISION SIX - GENERAL LIABILITY**

**H. Rule 55. TERRORISM ENDORSEMENT OPTIONS**

The following is added to **A.1.a.**:

Coverage for Certified Acts Of Terrorism will be provided for no additional charge for Small Contractor Program risks using **CG 21 70**, *Cap on Losses For Certified Acts Of Terrorism*.

**MULTISTATE RATING PLANS – EXPERIENCE AND SCHEDULE RATING PLAN**

The following modifies the ISO Division Six – General Liability – Multistate Rating Plans Experience and Schedule Rating Plan:

**2. ELIGIBILITY**

The following is hereby replaced:

- E. Eligibility for Experience Rating**  
No risks are eligible for Experience Rating.
  
- F. Eligibility for Schedule Rating**  
No risks are eligible for Schedule Rating.

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Markel Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1001 Commercial General Liability		
<b>Product Name:</b>	Small Contractors Program		
<b>Project Name/Number:</b>	Small Contractors Program/1912RR044		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Consulting Authorization
<b>Comments:</b>	
<b>Attachment(s):</b>	Filing Authorization Letter 1-2-2020.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification (P&C)
<b>Comments:</b>	
<b>Attachment(s):</b>	Rule memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	New program.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	New program.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



January 2, 2020

RE: Filing Authorization Letter  
Markel Insurance Company  
NAIC #: 785-38970, FEIN #: 36-3101262  
Rate, Rule, and Form Filings

To Whom It May Concern:

Please accept this filing authorization letter as certification that we hereby authorize Martin & Company to submit rate, rule, and form filings on behalf of Markel Insurance Company. With respect to these filings, this authorization includes responding to interrogatories and supplying additional information on our behalf as required. This authorization will remain in force and effect until withdrawn in writing.

All correspondence and inquiries related to filings under this authorization should be directed to the following:

  
**Martin & Company**  
*YOUR INSURANCE SOLUTIONS PARTNER®*  
ATTN: Compliance Division  
P.O. Box 70  
Edgemont, PA 19028-0070  
Phone: (800) 896-8000  
Fax: (610) 325-4405

Should you have any questions regarding this authorization, please contact Sarah Bunyan Inge at (804) 527-7502 or by e-mail at [sbunyan@markelcorp.com](mailto:sbunyan@markelcorp.com).

Sincerely,

John David Back  
Vice President  
Product & Regulatory Services



## **MARKEL INSURANCE COMPANY**

### **EXPLANATORY MEMORANDUM**

The company is filing exceptions for its Small Contractors program as follows:

1. An exception to ISO's Rule 8 adds minimum premiums for classes eligible for this program.
2. Rule 11 is amended to provide a pro-rata refund, whether the policy is cancelled by the company or insured.
3. Rules 16 is amended to add endorsements for which there will be no charge.
4. Rule 36 is amended to specify no charge for CG 24 04 and add a per project aggregate limit of 10% of the policy premium.
5. Wording is added to Rule 55 to state there will be no additional charge for CG 21 70.
6. An exception is added stating risks in this program will not be eligible for Experience or Schedule rating.

